

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

TIMMY K. MESSNER
PATRICIA L. MESSNER
Debtor(s)

Case No. 19-22342CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2019.
- 2) The plan was confirmed on 07/25/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/10/2019, 07/23/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/13/2021, 03/16/2022, 11/10/2022.
- 5) The case was dismissed on 12/06/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,396.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$53,156.85
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$53,156.85

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,400.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,508.97
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,908.97

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	963.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	763.00	763.18	763.18	0.00	0.00
BRIDGECREST ACCEPTANCE CORP	Priority	NA	0.00	19,939.43	4,469.59	9,887.21
CAINE & WEINER	Unsecured	154.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	997.00	997.80	997.80	0.00	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	5,406.14	0.00	0.00	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	345.62	345.62	345.62	0.00	0.00
COMCAST	Unsecured	416.00	415.66	415.66	0.00	0.00
CONVERGENT OUTSOURCING INCOI	Unsecured	1,434.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INCOI	Unsecured	432.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	689.00	689.37	689.37	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	169.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK**	Unsecured	480.00	480.52	480.52	0.00	0.00
FIRST COMMONWEALTH BANK**	Unsecured	292.00	292.36	292.36	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	412.00	NA	NA	0.00	0.00
FULL SERVICE NETWORK	Unsecured	94.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	296.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	285.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	207.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	187.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	77.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	514.00	514.00	514.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	4,317.21	0.00	0.00	0.00
MIDLAND FUNDING	Unsecured	918.96	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	577.00	576.96	576.96	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	573.00	573.47	573.47	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	462.00	462.19	462.19	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	803.15	803.15	0.00	0.00
NATIONSTAR MORTGAGE LLC**	Secured	0.00	1,242.57	1,242.57	149.23	0.00
NATIONSTAR MORTGAGE LLC**	Secured	14,710.00	14,806.98	0.00	2,338.76	0.00
ONE MAIN FINANCIAL GROUP LLC A	Secured	11,471.00	10,942.66	1,250.76	1,250.76	420.52

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	1,041.00	1,041.00	0.00	0.00
RECEIVABLES PERFORMANCE MAN	Unsecured	515.00	NA	NA	0.00	0.00
SANTANDER BANK NA	Priority	0.00	900.00	900.00	0.00	0.00
SANTANDER BANK NA	Secured	104,419.00	104,444.83	0.00	24,892.16	0.00
SANTANDER BANK NA	Secured	0.00	29,476.21	29,476.21	3,839.65	0.00
SEVENTH AVENUE	Unsecured	963.00	963.27	963.27	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	87.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	928.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	443.20	443.20	0.00	0.00
USCB CORP++	Unsecured	153.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	295.00	284.07	284.07	0.00	0.00
WEST PENN POWER*	Unsecured	1,971.21	1,958.49	1,958.49	0.00	0.00
WYNDHAM	Unsecured	4,666.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$27,230.92	\$0.00
Mortgage Arrearage	\$30,718.78	\$3,988.88	\$0.00
Debt Secured by Vehicle	\$1,250.76	\$1,250.76	\$420.52
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$31,969.54	\$32,470.56	\$420.52
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$20,839.43	\$4,469.59	\$9,887.21
TOTAL PRIORITY:	\$20,839.43	\$4,469.59	\$9,887.21
GENERAL UNSECURED PAYMENTS:	\$11,604.31	\$0.00	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$5,908.97</u>
Disbursements to Creditors	<u>\$47,247.88</u>
TOTAL DISBURSEMENTS :	<u>\$53,156.85</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/03/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.